







CONSOLIDATED **NET PROFIT**

_{Rp} 41.17

trillion

grew 46.89% yoy in 2022 from Rp28.03 trillion in 2021





_{Rp}1,490.85

grew 15.46% yoy in

trillion in 2021

2022 from Rp1,291.18

trillion



TOTAL CONSOLIDATED ASSETS

_{Rp}1,992.55 trillion

grew 15.47% yoy in

trillion in 2021

2022 from Rp1,725.61

CONSOLIDATED LOANS*)

Rp 1, 202.23 trillion

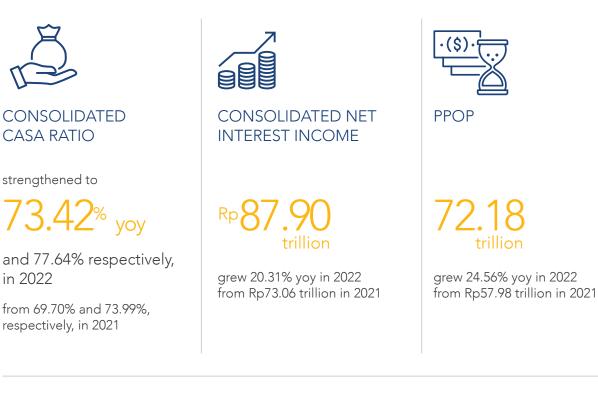
grew 14.48% yoy in 2022 from Rp1,050.16 trillion in 2021



*) Consolidated Loans include Consumer Financing Receivables and Net Investment in Lease Financing



RINGKASAN KINERJA 2022





CONSOLIDATED NON-INTEREST INCOME

Rp 35.18 trillion

grew 9.01% yoy in 2022 from Rp32.27 trillion in 2021



ROE

22.62%

increased in 2022 from 16.24% in 2021



NPL RATIO

1.88%

decreased by 93bps yoy in 2022 from 2.81% in 2021